



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Equity Bancshares, Inc.

Person to be contacted regarding this report:	Jared Sprole
CPP Funds Received:	\$8,750,000
CPP Funds Repaid to Date:	\$0
Date Funded (first funding):	1/30/2009
Date Repaid ¹ :	

RSSD: (For Bank Holding Companies)	3180547
Holding Company Docket Number: (For Thrift Holding Companies)	
FDIC Certificate Number: (For Depository Institutions)	
City:	Andover
State:	Kansas

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

<input checked="" type="checkbox"/> Increase lending or reduce lending less than otherwise would have occurred.	With the additional capital infusion, Equity Bancshares, Inc. ("EBI") grew loans by \$10.9 million in fiscal 2009. Gross loans at stood at \$294.9 million as of December 31, 2008 and were \$305.8 million as of December 31, 2009.
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<input checked="" type="checkbox"/>	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	The major types of loans that increased in the period included Commercial Real Estate, Home Mortgages, and Agricultural loans.
<input checked="" type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	EBI was able to purchase approximately \$48.4 million (par value) of mortgage-backed bond securities while selling approximately \$15 million of Government Agencies and \$5 million in Collateralized Mortgage Obligation securities, for a net increase of \$26.6 million in bond securities.
<input type="checkbox"/>	Make other investments	
<input checked="" type="checkbox"/>	Increase reserves for non-performing assets	With the infusion of CPP capital, EBI was able to increase its loan loss reserve through earnings while still purchasing bond securities.

<input checked="" type="checkbox"/>	Reduce borrowings	Equity Bancshares, Inc. was able to reduce borrowings by repaying a \$5 million bank stock loan in January 2009.
<input checked="" type="checkbox"/>	Increase charge-offs	EBI had to charge-off \$2.7 million in fiscal 2009 as a result of some problem loans.
<input type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	
<input type="checkbox"/>	Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP funds?

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?

Senior Management believes that it was able to continue to increase its lending presence in the Wichita, Kansas City, and western Kansas regions by having accepted the CPP funds, as evidenced by the \$10.9 million increase in gross loans in fiscal 2009.

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.

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According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.